

WILMINGTON SVG FUND SOCIETY

	CPP Disbursement Date 01/23/2009	Cert 17838	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$3,745	\$3,953	5.5%		
Loans	\$2,520	\$2,624	4.1%		
Construction & development	\$205	\$140	-31.3%		
Closed-end 1-4 family residential	\$586	\$597	1.9%		
Home equity	\$177	\$180	1.4%		
Credit card	\$0	\$0			
Other consumer	\$30	\$29	-2.4%		
Commercial & Industrial	\$529	\$618	16.9%		
Commercial real estate	\$950	\$999	5.1%		
Unused commitments	\$580	\$543	-6.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$681	\$713	4.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$322	\$377	17.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$3,412	\$3,543	3.9%		
Deposits	\$2,593	\$2,832	9.2%		
Total other borrowings	\$788	\$681	-13.6%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$333	\$410	22.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.7%	9.5%	--		
Tier 1 risk based capital ratio	11.0%	12.4%	--		
Total risk based capital ratio	12.2%	13.6%	--		
Return on equity ¹	0.0%	1.8%	--		
Return on assets ¹	0.0%	0.2%	--		
Net interest margin ¹	3.6%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans})	73.6%	73.0%	--		
Loss provision to net charge-offs (qtr)	119.2%	105.8%	--		
Net charge-offs to average loans and leases ¹	1.7%	1.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	18.6%	19.1%	2.6%	2.8%	--
Closed-end 1-4 family residential	2.2%	2.9%	0.2%	0.3%	--
Home equity	0.2%	1.2%	0.3%	0.4%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.0%	1.3%	1.2%	--
Commercial & Industrial	0.5%	2.1%	0.6%	0.0%	--
Commercial real estate	0.2%	0.7%	0.0%	0.3%	--
Total loans	2.2%	2.5%	0.4%	0.4%	--